

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GREGORY M. CHAKLOS
KIM L. CHAKLOS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:15-22705

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/28/2015 and confirmed on 11/16/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		200,278.87
Less Refunds to Debtor	2,768.50	
TOTAL AMOUNT OF PLAN FUND		197,510.37

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	13,129.57	
Trustee Fee	8,791.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		21,921.55

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	HOME POINT FINANCIAL CORP(*) Acct: 5407	0.00	103,375.83	0.00	103,375.83
	CENLAR FSB** Acct: 5407	0.00	0.00	0.00	0.00
	HOME POINT FINANCIAL CORP(*) Acct: 5407	122.86	122.86	0.00	122.86
	ALLEGENT COMMUNITY FCU Acct: 7615	0.00	0.00	0.00	0.00
	CLEARVIEW FCU** Acct: 9588	17,478.68	17,478.68	1,819.21	19,297.89
	CLEARVIEW FCU** Acct: 9588	10,889.44	10,889.44	1,133.41	12,022.85
	CLEARVIEW FCU** Acct: 9588	0.00	0.00	0.00	0.00
	CLEARVIEW FCU** Acct: 9588	5,218.28	5,218.28	543.21	5,761.49
					140,580.92

Priority					
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	GREGORY M. CHAKLOS Acct:	0.00	0.00	0.00	0.00
	GREGORY M. CHAKLOS Acct:	2,768.50	2,768.50	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	3,500.00	3,500.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7-17	6,189.99	6,189.99	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7-20	3,439.58	3,439.58	0.00	0.00
	HOME POINT FINANCIAL CORP(*) Acct: 5407	1,664.43	1,664.43	0.00	1,664.43
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXX-CMB	310.00	310.00	0.00	310.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					1,974.43
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Unsecured					
	MIDLAND FUNDING LLC	2,965.32	969.64	0.00	969.64
	Acct: 3175				
	AEP OHIO	0.00	0.00	0.00	0.00
	Acct: CY18				
	AFC FIRST FINANCIAL CORP	4,328.10	1,415.26	0.00	1,415.26
	Acct: 6565				
	ALLEGENT COMMUNITY FCU	5,676.61	1,856.21	0.00	1,856.21
	Acct: 7612				
	ARMY & AIR FORCE EXCHANGE SVCS	6,932.83	2,266.99	0.00	2,266.99
	Acct: 2470				
	COLUMBIA GAS OF OHIO INC	0.00	0.00	0.00	0.00
	Acct: 8603				
	MIDLAND FUNDING LLC	4,775.87	1,561.68	0.00	1,561.68
	Acct: 7724				
	MIDLAND FUNDING LLC	1,760.20	575.58	0.00	575.58
	Acct: 6017				
	DEPARTMENT STORES NATIONAL BANK	1,851.77	605.52	0.00	605.52
	Acct: 4210				
	NAVY FEDERAL CREDIT UNION*	3,806.37	1,244.65	0.00	1,244.65
	Acct: 8805				
	NAVY FEDERAL CREDIT UNION*	25,605.44	8,372.79	0.00	8,372.79
	Acct: 8339				
	PNC BANK NA	2,473.47	808.80	0.00	808.80
	Acct: 6099				
	TIME WARNER CABLE	0.00	0.00	0.00	0.00
	Acct: 0001				
	TRI BORO FEDERAL CREDIT UNION*	4,634.81	1,515.55	0.00	1,515.55
	Acct: 6565				
	USAA FSB	8,012.40	2,619.99	0.00	2,619.99
	Acct: 2864				
	USAA FSB	22,061.41	7,213.92	0.00	7,213.92
	Acct: 6132				
	CAPITAL ONE NA**	3,081.65	1,007.68	0.00	1,007.68
	Acct: 1309				
	SEVENTH AVENUE	1,417.48	463.51	0.00	463.51
	Acct: 5570				
	MIDNIGHT VELVET	1,638.26	535.70	0.00	535.70
	Acct: 5550				
	CLAIRE S VATZ MA CCC INC	0.00	0.00	0.00	0.00
	Acct: 6565				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX8580				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX-769				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX-303				
	VALUE CITY/WORLD FNCL NETWORK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXX7018				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JENNIFER L CERCE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					<hr/>
					33,033.47
TOTAL PAID TO CREDITORS					175,588.82

TOTAL CLAIMED	
PRIORITY	1,974.43
SECURED	33,709.26
UNSECURED	101,021.99

Date: 08/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GREGORY M. CHAKLOS
KIM L. CHAKLOS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-22705

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Gregory M. Chaklos
Kim L. Chaklos
DebtorsCase No. 15-22705-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
Form ID: pdf900Page 1 of 2
Total Noticed: 39

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db/jdb
cr +Gregory M. Chaklos, Kim L. Chaklos, 100 Floral Hill Drive, Washington, PA 15301-2931
+Bethel Park School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 260 W. 36th Street, 8th Floor, New York, NY 10018-7560

14083234 +Allegent Community Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3715

14131662 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701

14122885 +Claire C. Vatz, MA CCC, Inc., 250 Mt. Lebanon Blvd. Suite 411, Pittsburgh PA 15234-1249

14083240 +Home Point Financial, PO box 77404, Ewing, NJ 08628-6404

14154045 +Home Point Financial Corp, Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430

14083241 +Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218

14083242 +Maverick Funding Corp, 1160 Parsippany Blvd, Suite B, Parsippany, NJ 07054-1811

14116057 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

14088326 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982

14083245 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747

14083246 +Tri Boro Federal Credit Union, 617 East McMurray Road, Canonsburg, PA 15317-3497

14083247 +USAA Credit Card Payments, 10750 McDermott Freeway, San Antonio, TX 78288-1600

14083248 +USAA Federal Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Aug 27 2020 05:05:54
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14083233 +E-mail/Text: servicing@afcfirst.com Aug 27 2020 05:03:23 AFC First Financial Corp, 1005 Brookside Rd., PO Box 3558, Allentown, PA 18106-0558

14128723 +E-mail/Text: BankruptcyNotices@aafes.com Aug 27 2020 05:00:55
Army & Air Force Exchange Services, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

14083235 E-mail/Text: BankruptcyNotices@aafes.com Aug 27 2020 05:00:55 Army Airforce Exchange, 3911 S Walton Walker Blvd, Dallas, TX 75236

14083236 +E-mail/Text: bankruptcy@clearviewfcu.org Aug 27 2020 05:02:17
Clearview Federal Credit Union, 8805 University Blvd., Moon Twp, PA 15108-4212

14122886 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:08
Comenity Bank/Christopher & Banks, PO Box 182118, Columbus OH 43218-2118

14122887 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:09
Comenity Bank/New York & Company, PO Box 182125, Columbus OH 43218-2125

14122888 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:09 Comenity Bank/Romans, PO Box 182125, Columbus OH 43218-2125

14122889 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:09 Comenity Bank/Value City, PO Box 182125, Columbus OH 43218-2125

14083237 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:06:19 GECCRB/JC Penneys, PO Box 965007, Orlando, FL 32896-5007

14083238 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:06:18 GECCRB/Lowes, PO BOX 965005, Orlando, FL 32896-5005

14083239 E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:04:19 GECCRB/Sam's Club, P O Box 965005, Orlando, FL 32896-5005

14914181 E-mail/Text: bankruptcy@homepointfinancial.com Aug 27 2020 05:00:39
Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234

14122890 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 27 2020 05:00:40 Kohl's, PO Box 3084, Milwaukee WI 53201-3084

14138778 +E-mail/Text: bankruptcy@sccompanies.com Aug 27 2020 05:03:54 Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

14104368 +E-mail/Text: ext_ebn_inbox@navyfederal.org Aug 27 2020 05:03:50 NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000

14083243 E-mail/Text: ext_ebn_inbox@navyfederal.org Aug 27 2020 05:03:51 Navy Federal Credit Union, PO Box 3700, Attn Cbr Disputes, Merrifield, VA 22119-3700

14083244 +E-mail/Text: ext_ebn_inbox@navyfederal.org Aug 27 2020 05:03:50 Navy Federal Credit Union, PO Box 3500, Merrifield, VA 22119-3500

14145142 +E-mail/Text: bnc-quantum@quantum3group.com Aug 27 2020 05:01:22
Quantum3 Group LLC as agent for, Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657

14089343 E-mail/PDF: rmscedi@recoverycorp.com Aug 27 2020 05:05:55
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14138777 +E-mail/Text: bankruptcy@sccompanies.com Aug 27 2020 05:03:54 Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

14146958 +E-mail/Text: mjoyce@triboro-fcu.org Aug 27 2020 05:03:44 Tri Boro Federal Credit Union, 600 East 8th Avenue, Munhall, PA 15120-1900

14118739 +E-mail/Text: bncmail@w-legal.com Aug 27 2020 05:02:44 USAA FEDERAL SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 23

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 39

Date Rcvd: Aug 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Home Point Financial Corporation

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Home Point Financial Corporation
andygornall@latouflawfirm.com
Brian C. Thompson on behalf of Debtor Gregory M. Chaklos bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Brian C. Thompson on behalf of Joint Debtor Kim L. Chaklos bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Charles Griffin Wohlrab on behalf of Creditor Home Point Financial Corporation
cwohlrab@rascrane.com
Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com,
DanS@w-legal.com
James Warmbrodt on behalf of Creditor Home Point Financial Corporation
bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Bethel Park School District jlc@mbm-law.net
Matthew John McClelland on behalf of Creditor Home Point Financial Corporation
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sindi Mncina on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com
TOTAL: 11